

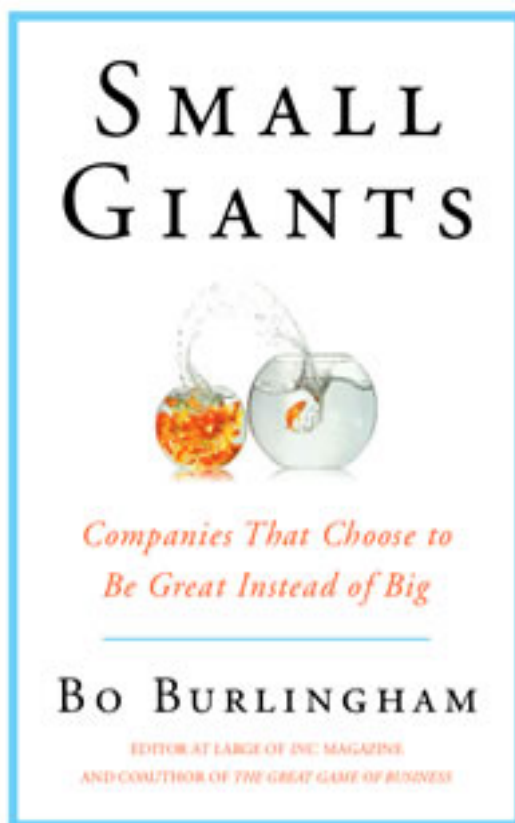
NORTH FLORIDA LENDER NEWS

February 2008

SAVE THE DATE

SAVE THE DATE! 16th Annual Small Business Week Celebration & Lender Awards

Date & Time: May 1, 2008 11:30 am -1:30 pm
Location: University of North Florida, University Center
Jacksonville, Florida
Featuring: Bo Burlingham, Author of *Small Giants*.



Join the Small Business Development Center at the University of North Florida and the U.S. Small Business Administration as we honor North Florida's small business leaders, champions, and top lenders. This year's keynote speaker will be Bo Burlingham, who has been inside of some of the most remarkable companies in America, companies that choose to be great instead of big. He will share what gives these maverick companies their "mojo" and help business owners focus on being great at what they do, creating a great place to work, and making great contributions to their community. Burlingham is editor-at-large of Inc. Magazine and co-authored The Great Game of Business and A Stake in the Outcome. Stay tuned– invitations will be coming your way!

Please note that a new award category will be introduced at this year's event– The lender with the most approved loans to Veterans will be receiving a special award!

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Special Points of Interest

- 2008 Lender Awards Coming to Jacksonville!
- North Florida District Calendar of Events
- News on the Guaranty Purchase Process
- FY 2008 Loan Approvals by 7(a), 504 and County

Helping small businesses
[start](#), [grow](#) and [succeed](#).



Your Small Business Resource

SBA FINANCE DIVISION CALENDAR OF EVENTS

January through March, 2008: Jacksonville

The Small Business Development Center at UNF and SCORE: Counselors to America's Small Businesses present the Boomerpreneur Roundtable. This series is perfect for individuals that have decided on an idea for a business or have recently started a business and would like to obtain information and discuss areas of concern with their peers under the guidance of a facilitator. The Roundtable will meet on January 17, 31, February 14, 28, March 13, & 27 from 7:30 -

9:00 a.m. at the Small Business Development Center at UNF. For more information call 620-2476 or go to www.sbdc.unf.edu.

February 29- Jacksonville

The SBA North Florida District Office will host a Women's Business Roundtable in Jacksonville from 11:30 am to 1:30 pm. To register, please contact donna.padgug@sba.gov.

March 25- Jacksonville

SBA Programs & Services- What the SBA is All About 10:00 am to 12:00 pm at the SBA District Office in Jackson-

ville- to register and for more information, please call (904) 443-1923.

March 4- Palm Coast

The Business Assistance team will Address the Palm Coast Rotary Club from 12:00 pm to 1:00 pm. For more information, please contact Ira Corliss, (386) 986-3700.

June 11- Panama City

The Bay County Chamber of Commerce is hosting a Small Business Conference at Gulf Coast Community College. More information to come soon from the Bay County Chamber of Commerce.

Let us know what you are up to! Please send any upcoming events to lola.naylor@sba.gov

NEWS FROM LENDER RELATIONS- *Guaranty Purchase Process*

The objective of the National Guaranty Purchase Center is to deliver a 45-day turnaround on all incoming, **tabbed, complete and reviewable** purchase packages. On August 1, 2007, the SBA made the use of a mandatory 45-Tab system for organizing the guaranty purchase package. On October 25, 2007, the SBA released a new mandatory 10-Tab system for preparing 7 (a) loan guaranty purchase requests. The 10 tabs are available as a fill-able PDF document with links to all mandatory and suggested forms.

Key Benefits:

- ★ The new 10 tabs will simplify the guaranty purchase package submission and enhance the quality and speed of SBA's review process.
- ★ Easy for lenders to complete by responding to questions and compiling documents in logical groups (e.g. legal documentation, collateral disposition, early default).
- ★ The global certification feature will reduce the unnecessary back-and-forth between SBA and lenders for signature requests.

Failure to meet the requirements outlined in the guaranty purchase instructions could result in unnecessary delays and/or possible return of the purchase package.

For more details about the guaranty purchase process and new tab system, visit the SBA website at www.sba.gov/banking and click on "National Guaranty Purchase Center (NGPC)." The North Florida District Office is also available to provide both on-site and off-site training in the process. If you are interested in training, please contact Veronica Wallace or Rosalind Bryant at 904/443-1900.

North Florida District 504 Loan Report for Month ending January 31, 2008

Lender Name	Number of Loans	Dollar Amount
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	44	\$19,877,000.00
FLORIDA BUSINESS DEVELOPMENT CORPORATION	36	\$17,248,000.00
GULFCOAST BUSINESS FINANCE, INC.	2	\$483,000.00
COASTAL AREA DISTRICT AUTHORITY, INC.	1	\$753,000.00
ESSENTIAL CAPITAL FINANCE, INC.	1	\$600,000.00
Total:	84	\$38,961,000.00

7(a) SBA North Florida Loans Approved as of January 31, 2008

Lender	Number of	Dollar Amount
INNOVATIVE BANK	100	\$1,770,000.00
BANK OF AMERICA, NATIONAL ASSOCIATION	49	\$1,455,500.00
BANCO POPULAR NORTH AMERICA	46	\$8,802,700.00
SUNTRUST BANK	25	\$1,502,500.00
COMPASS BANK	23	\$1,634,400.00
CAPITAL ONE BANK	17	\$645,000.00
FIRST COAST COMMUNITY BANK	16	\$4,604,700.00
WASHINGTON MUTUAL BANK	15	\$464,000.00
SUPERIOR FINANCIAL GROUP, LLC	12	\$102,500.00
BUSINESS LOAN CENTER, LLC	11	\$1,188,100.00
BANKFIRST	11	\$1,603,500.00
AMERICAN ENTERPRISE BANK OF FLORIDA	11	\$2,899,400.00
CIT SMALL BUSINESS LENDING CORPORATION	9	\$3,478,900.00
PNC BANK, NATIONAL ASSOCIATION	8	\$3,243,500.00
REGIONS BANK	7	\$1,454,500.00
COMERICA BANK	6	\$2,033,900.00
UPS CAPITAL BUSINESS CREDIT	6	\$4,281,000.00
WACHOVIA BANK, NATIONAL ASSOCIATION	6	\$571,000.00
CAPITAL ONE, NATIONAL ASSOCIATION	6	\$300,000.00
BRANCH BANKING AND TRUST COMPANY	5	\$1,595,000.00
WACHOVIA SBA LENDING, INC.	5	\$5,065,300.00
NATIONAL CITY BANK	5	\$170,000.00
COMMUNITY WEST BANK, NATIONAL ASSOCIATION	3	\$962,500.00
BEACH BUSINESS BANK	3	\$2,530,500.00
UNITED BANK	3	\$305,000.00
FIRST NATIONAL BANK OF ARIZONA	3	\$546,600.00
CENTERBANK OF JACKSONVILLE, N.A.	2	\$125,000.00
COMMERCE BANK, NATIONAL ASSOCIATION	2	\$480,000.00
FIFTH THIRD BANK	2	\$1,320,000.00
FIRST COMMERCIAL BANK OF FLORIDA	2	\$300,000.00
THE HUNTINGTON NATIONAL BANK	2	\$1,883,700.00
WELLS FARGO BANK, NATIONAL ASSOCIATION	2	\$75,000.00
SMALL BUSINESS LOAN SOURCE, LLC	2	\$872,000.00
HAVEN TRUST BANK	2	\$255,000.00
COMMUNITY SOUTH	2	\$918,000.00
BUSINESS LENDERS, LLC	1	\$1,000,000.00
BANGOR SAVINGS BANK	1	\$25,000.00
BORREGO SPRINGS BANK, N.A.	1	\$45,000.00
MOUNTAIN 1ST BANK & TRUST COMPANY	1	\$2,000,000.00
WEBBANK	1	\$260,000.00
UNITY BANK	1	\$1,795,100.00
THE TALLAHASSEE STATE BANK	1	\$55,000.00
STEARNS BANK NATIONAL ASSOCIATION	1	\$485,500.00
SILVER STATE BANK	1	\$25,000.00
RIVERSIDE NATIONAL BANK OF FLORIDA	1	\$10,000.00
FIRST PRIORITY BANK	1	\$250,000.00
NCB, FSB	1	\$400,000.00
MERCHANTS & SOUTHERN BANK	1	\$100,000.00
M&I MARSHALL & ILSLEY BANK	1	\$50,000.00
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1	\$25,000.00
FIRSTATLANTIC BANK	1	\$300,000.00
ALLIANCE BANK	1	\$801,300.00
FIRST NATIONAL BANK OF NASSAU COUNTY	1	\$332,000.00
FIRST INTERNATIONAL BANK	1	\$2,000,000.00
PLANTERSFIRST	1	\$188,440.00
TOTAL	449	\$69,586,040.00

NORTH FLORIDA DISTRICT LOANS BY COUNTY MONTH ENDING JANUARY 31, 2008

County	Number of Loans	Dollar Amount
ALACHUA	10	\$1,220,200.00
BAKER	3	\$360,000.00
BAY	8	\$1,779,000.00
CITRUS	7	\$2,746,000.00
CLAY	12	\$2,486,000.00
DUVAL	86	\$23,074,800.00
ESCAMBIA	15	\$959,500.00
FLAGLER	7	\$2,742,100.00
GADSDEN	1	\$1,118,000.00
HERNANDO	9	\$3,307,800.00
JACKSON	1	\$15,000.00
LAKE	19	\$2,467,500.00
LEON	17	\$2,436,700.00
LEVY	3	\$1,217,000.00
MARION	9	\$924,000.00
NASSAU	11	\$3,613,000.00
OKALOOSA	8	\$3,129,000.00
ORANGE	194	\$31,475,900.00
PUTNAM	2	\$100,000.00
SAINT JOHNS	13	\$2,914,000.00
SANTA ROSA	6	\$527,000.00
SEMINOLE	50	\$11,963,200.00
SUMTER	5	\$2,430,000.00
SUWANNEE	1	\$45,000.00
VOLUSIA	28	\$3,853,940.00
WAKULLA	2	\$225,000.00
WALTON	5	\$1,248,500.00
WASHINGTON	1	\$168,900.00
Total:	533	\$108,547,040.00

U. S. Small Business
Administration

SBA North Florida District Office
7825 Baymeadows Way
Suite 100B
Jacksonville, FL 32256

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Fax: 904-443-1980
E-mail: lola.naylor@sba.gov

*44% (187 Loans) of
SBA' North Florida*

*7(a) Loans as of
January 31, 2008 are
SBAExpress Loans.*

Helping small businesses
start, grow and succeed.

